EDWARD MILNE COMMUNITY SCHOOL

FINANCIAL AID HANDBOOK

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I. INTRODUCTION

A. MESSAGE FROM YOUR EDWARD MILNE COUNSELLING DEPARTMENT

To Graduating Students,

Your Grade 12 year can be an exciting time. As you look ahead to the opportunities that exist for post-secondary education, you will realize the need for financial planning. This information booklet has been created to help you plan ways to finance your continuing education with the assistance of scholarships and bursaries.

This handbook is a source of general information to help your search for scholarship and bursary opportunities, and to provide you with strategies to prepare effective scholarship / bursary applications. Information on student loans and planning a post-secondary budget is also included.

A NOTE ABOUT ATTENDANCE: Please remember that your school attendance will usually be considered as part of your scholarship and bursary applications. Even if applications do not ask about attendance, your school references will likely be checking your attendance. Please make sure that parents/guardians contact the office to excuse your absences if you miss school for a legitimate reason. Absences should be excused in a timely manner.

This booklet is not intended to replace direct consultation with your school counsellor. You are encouraged to meet with your counsellor regularly during your Grade 12 year for assistance with scholarship and bursary applications.

B. TYPES OF FINANCIAL ASSISTANCE

Post Secondary Education can be costly. Where is the money going to come from?

The reality of paying for post-secondary education requires careful planning throughout your entire academic career. Attending university or college involves financial planning for education expenses and the costs of daily living. There are many opportunities for financial awards for graduating students. Start planning now and try to find the options that best suit your needs.

There are three main sources of financial assistance that students can apply for to help with the expenses of post secondary education.

Scholarship	A scholarship is a monetary award based on academic
	achievement and/or excellence in an area that pertains to the

award.

• Bursary A bursary is a monetary award based on financial need,

and potentially other criteria as determined by the donor.

• **Student Loans** A student loan is a type of loan designed to help students pay

for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses. A student loan is based on financial need. See Appendix A for the "Planning Your Finances" worksheet to help determine your financial resources. $\prescript{\sc help}$

II. WHERE TO FIND SCHOLARSHIPS & BURSARIES

Opportunities for financial awards are listed in many locations. There are several places you can find information about financial award opportunities.

A. UNIVERSITY AND COLLEGE WEBSITES

Check the website of the post-secondary school you plan to attend. Most post-secondary institutions have a Financial Aid section on their websites. Most universities offer entrance scholarships for graduating students based on their Grade 12 marks. Some entrance scholarships require an application, while others may be automatically awarded. Check the institution's "Financial Aid" website for up-to-date information.

The easiest way to find the scholarship information for a specific post-secondary school is to do a Google search for "name of institution financial aid and awards". E.g. "Camosun College financial aid and awards".

B. EMCS WEBSITE

Explore the Scholarships, Bursaries & Student Loans section of the EMCS website (under the Counselling top tab, Grade 12 Information sub-tab). The **EMCS Awards Database** includes information on over 120 scholarships and bursaries. This database will be updated throughout the school year. Scholarships and bursaries in the EMCS Awards Database are each classified as **School**, **Local**, or **External**. The application requirements and process depend on the type of award.

C. SCHOLARSHIP RESEARCH TOOLS ON THE INTERNET

Many Internet sites are devoted to scholarships, bursaries, and loans. The Scholarships, Bursaries & Student Loans page of the EMCS website has a list of scholarship websites.

D. TALK TO YOUR PARENTS/GUARDIANS

Ask your parents/guardians (and even grandparents) if they belong to any unions or organizations that offer scholarships and bursaries to family members.

E. PROVINCIAL GOVERNMENT AWARDS

The BC Government (Ministry of Education) offers some scholarships. For details, visit the Ministry of Education scholarship website:

https://www2.gov.bc.ca/gov/content/education-training/k-12/support/scholarships/provincial-scholarships

1. District/Authority Scholarships (\$1250)

District/Authority Scholarships are given to graduates who have excelled in a specific field of study. See the Ministry of Education scholarship website for full details and application requirements.

2. BC Achievement Scholarships (\$1250)

The top 8000 B.C. graduates with the highest cumulative average based on courses required for graduation (both required and elective) are awarded a \$1250 scholarship voucher to use towards their post-secondary tuition. NO APPLICATION IS REQUIRED. See the Ministry of Education scholarship website for full details and application requirements.

3. BC Excellence Scholarships (\$5000)

There are 55 BC Excellence Scholarships available to recognize well-rounded B.C. graduates. Winners will have demonstrated community service, both inside and outside their schools, and shown aptitude and commitment to their chosen career paths. They will receive a \$5000 scholarship voucher to use for post-secondary tuition. Students must be nominated for this scholarship by their school. **See the Ministry of Education scholarship website for full details and application requirements.**

4. Pathway to Teacher Education Scholarships (\$5000)

The Pathway to Teacher Education Scholarship (PTES) is awarded to 20 outstanding high school graduates in BC who have demonstrated a commitment and aptitude for a career path in K-12 teaching. Each recipient will receive a \$5000 scholarship voucher to use towards tuition in their teaching program at a designated BC post-secondary institution. See the Ministry of Education scholarship website for full details and application requirements.

III. STUDENT LOANS

There are two main types of student loans available. These are funds that can be borrowed with low interest while the student remains in school. It is useful to apply for student loans as a means of establishing proof of your financial need, as this can help show eligibility for bursary applications.

A. CANADA - BRITISH COLUMBIA INTEGRATED STUDENT LOANS

Student loan information is available through the StudentAidBC website: https://studentaidbc.ca/

Student Loans are to help eligible students with the costs of post-secondary studies at colleges, universities, institutes and private training institutions. It is a needs-based program, which exists to supplement, not replace, funds available to students through work, savings/assets and family resources/income.

Apply for a student loan by visiting the StudentAidBC website. The application for a Canada – BC Integrated Student Loan is a one-stop process to apply for two kinds of funding, loans (must be repaid) and grants (do not need to be repaid).

When you apply, the StudentAidBC will determine your eligibility for assistance from each of these funding programs.

B. EDUCATION LINE OF CREDIT

Most banks in Canada have a special type of financing available to students, called an Education Line of Credit. This line of credit is designed to help students with post-secondary education costs by lending low interest funds. While attending an accredited Canadian university or college, and for 12 months after graduation (or 6 months if they leave the program without graduating), students pay interest only. An adult co-signer is required. See your bank's financial advisor or visit your banking website for more information.

IV. PLANNING AHEAD FOR SCHOLARSHIP & BURSARY APPLICATIONS

To improve your chances of winning financial awards, scholarship candidates should begin application preparations early in the school year. Take a close look at the courses you have in your schedule, understand that your marks are important, and try to get involved in both school and community.

A. COURSE SELECTION

Make sure that the courses you select meet the admission requirements for the college or university that you want to attend. If you are unsure about where you might go for post-secondary education, select courses that will keep your options open. Consider taking courses that make you a well-rounded student and could enhance your eligibility for financial awards.

B. GRADE POINT AVERAGE

High marks aren't required for all scholarship and bursaries, but there are many scholarships and bursaries where your grade point average (GPA) will be considered. Do your best to maintain a high Grade Point Average (GPA). In some cases, every percentage point is important when it comes to determining scholarship eligibility. Work hard and get the highest grades possible, because it could mean the difference in successful scholarship applications. For some scholarships the relevant GPA may be based on a specific subset of your courses, and/or courses taken over a specified period of time.

To calculate your GPA, assign a numerical value to each letter grade earned:

A = 4B = 3

C+ = 2.5

C = 2

C - = 1

Add up the numbers and divide by the number of courses. The resulting number is your GPA on a 4 point scale.

C. VOLUNTEER & COMMUNITY SERVICE WORK

Look for community service and volunteer opportunities. Ideally, this should start in Grades 9 and 10, but it is never too late to start. Many scholarships list volunteer work as criteria for eligibility. Look for additional opportunities throughout your Grade 12 year. Join committees, volunteer your time for school and community activities, and do as many extra service hours as you can realistically manage. The Career Centre and student announcements frequently offer a selection of volunteer opportunities.

V. HOW TO APPLY FOR SCHOLARSHIPS & BURSARIES

A. FOR AWARDS IN THE EMCS DATABASE...

The application process varies depending on the award. For scholarships and bursaries in the EMCS Awards Database, make note of application deadlines and what to include in your application. Pay careful attention to the "Award Type" for each award. The three types awards are: School Awards, Local Awards, and External Awards.

1. School Awards

- Who to submit your application to: Create your application in a myBlueprint portfolio. Then submit your application by pasting a link to your portfolio into the online School Award submission form.
- Application Deadline: First Monday of May @ 8:45am
- What to turn in:
 - EMCS School Award Application Form
 - Cover Letter / Letter of Application
 - Scholarship Resume
 - Two letters of reference

(at least one non-school reference should be included)

- Transcript
- Who selects the winner: EMCS Scholarship Committee
- **Application form:** Use the School Award Application Form available on the Scholarships/Bursaries section of the EMCS website

2. Local Awards

- Who to submit your application to: Create your application in a myBlueprint portfolio. Then submit your application by pasting a link to your portfolio into the online Local Award submission form. Mr. Phipps will forward your application portfolio to the appropriate organization for review.
- Application Deadline: Check application deadlines carefully.
 - Most applications are due the first Monday of May @ 8:45am.
 - Some are due early-April (@ 8:45am on the specified day).
- What to turn in: The contents of your application will depend on the award. See the EMCS Awards Database for details.
- Who selects the winner: The organization or business offering the award.
- **Application form:** Not all Local Awards require an application form. If an application form is required, it will be available on the Scholarships/Bursaries section of the EMCS website.

3. External Awards

- Who to submit your application to: Send your application directly to the organization offering the award. Follow the directions the organization provides regarding how to submit your application (e.g. mail, email, online form, etc.).
- **Application Deadline:** Deadlines vary depending on the award. Students are responsible for double checking the application deadlines for External Awards by consuling the sponsor organizations' websites/documents. Although we do our best, the deadlines for External Awards listed in the EMCS Awards Database may not be accurate.
- What to turn in: The contents of your application will depend on the award. Or Exernal Awards, you will NOT be using myBlueprint. See the EMCS Awards Database for details and confirm all details and requirements by consulting the sponsor organizations' websites/documents.
- Who selects the winner: The organization or business offering the award
- Application form: Application requirements vary. For most External Awards
 you will be directed to a website for further instructions on how to apply. For
 SOME (not all) External Awards, applications are available on the
 Scholarships/Bursaries section of the EMCS website.

B. ELEMENTS OF A SCHOLARSHIP APPLICATION

Each application may contain the following (check application requirements):

- 1. Application Form
- 2. Letter of Application (aka: Cover Letter)
- 3. Scholarship Resume
- 4. Letters of Reference (aka: Letters of Recommendation)
- 5. Transcript
- 6. Essay
- 7. Portfolio

1. Application Form

<u>Some</u> scholarships/bursaries have an application form; others require only a letter of application, resume, etc.

For **SCHOOL** Awards, use the School Award application form available on the EMCS website.

Not all **LOCAL** awards require an application form. For LOCAL Awards that require an application form, the forms are available on the scholarships/bursaries section of the EMCS website.

Most **EXTERNAL** Awards require you to visit the sponsoring organization's website to access application materials. Application forms for a few (not all) EXTERNAL awards

are available on the scholarships/bursaries section of the EMCS website.

Some guidelines for completing application forms:

- Complete the form digitally if possible. Save it as a PDF.
- If you must fill in a form by hand, print neatly and use ink.
- Don't leave any blanks or take any shortcuts.
- If something doesn't apply to you use N/A (not applicable).
- If there is a place for signature, be sure to sign and date it.

2. Letter of Application / Cover Letter

The purpose of the letter of application is to introduce yourself and to highlight why you're a suitable candidate for the scholarship or bursary. Include all relevant information, paying attention to the details specified in the application requirements. Keep the tone of the letter businesslike.

The content of your letter should follow a regular business letter format and it could contain paragraphs for the following:

- a) Introductory paragraph explaining why you are writing. Also include a brief description of your post-secondary and career plans
- b) More information on your education and career plans, including an explaination of why you decided to follow your particular education and career path.
- c) Brief outline of your interests, hobbies and activities
- d) Brief summary of your school and community involvement and achivements. Hightlight information about any awards you've received.
- e) Details of employment in the last two years, during vacations or after school
- f) Statement of financial need. This is especially important when it comes to bursary applications.
- g) A short closing/concluding paragraph.

Tips:

- Use 8.5 x 11-inch paper, one side only.
- Use regular business letter format.
- Pay attention to selection criteria for the award.
- If you are submitting your application electronically, make sure it is saved as a PDF.

A Guide for Writing a Letter of Application / Cover Letter

[Your Name]
[Your Street Address]
[City, Province]
[Your Postal Code]

[Date]

[Name of Recipient]
[Business or Organization Name] ←----[Street Address]
[City, Province]
[Postal Code]

If you don't have this information, leave this section out.

Dear [Name of Recipient]:

Paragraph 1: A short introductory paragraph explaining why you are writing.

- Introductory sentence e.g. "Please consider me as an applicant for the [Name of Scholarship]."
- A sentence about where you plan to go to school and what you plan to study.
- A sentence about what your possible career plans.

Paragraph 2: A paragraph about your post-secondary and career plans.

- Why do you want to study to study the program you've selected in postsecondary?
- Why did you select the school that you plan to attend?
- Why do you want to pursue a particular career path?
- How do your post-secondary and career plans fit with the scholarship/bursary criteria?

Paragraph 3: A paragraph about your achievement and involvement in school.

- Mention school clubs, school teams, school volunteer work.
- Discuss your marks, honour roll, school awards.
- How your school experience has helped you identify your post-secondary and career path.
- Does your school achievement fit with the selection criteria for the scholarship/bursary?

Paragraph 4: A paragraph about things you do outside of school.

- Community-based volunteer work
- Part-time job, summer jobs
- Things like: hockey, cadets, Sooke Harbour Players, etc.
- What you have learned from your involvement in the above and how it has shaped who you are, how these experiences will help you in post-secondary and your career, etc.
- Do your outside of school activities fit with the selection criteria for the scholarship/bursary?

Paragraph 5: Optional paragraph.

- Mention anything else you want to highlight about your application, you, your plans, etc. and how those things align with the scholarship/bursary selection criteria.
- If you are applying for a "bursary" (where financial need is considered), include some information about your financial situation.

Paragraph 6: A short closing paragraph.

- What are you looking forward to most about starting post-secondary?
- How will the support of scholarships/bursaries help you?
- Why are you a good candidate for this scholarship/bursary? (Pay attention to the scholarship selection criteria.)
- Thank the organization for offering the support of a scholarship/bursary.

Sincerely,
[Your Signature]
[Your Name]

3. Scholarship Resume

Most scholarship applications will require you to include a scholarship resume. This is a little different from an employment resume, as it focuses more closely on your school accomplishments, community involvement, and post-secondary plans. Start working on a scholarship resume early in the year, and add all your new accomplishments to the resume as they occur. Identify the resume areas that could use more things included, and start working on adding more activities to your list of accomplishments. See Appendix B for the "Scholarship Resume Worksheet" which will help you brainstorm content for your scholarship resume.

The following is a four-step method to writing your scholarship resume.

Resume Step #1 - Brainstorm relevant data in each of the following categories

See Appendix B for the "**Scholarship Resume Worksheet**". Only include headings in which you have information or experience. You do NOT need to include headings that don't really apply to you.

Post-Secondary & Career Plans

In a paragraph of 3 to 4 well-constructed sentences (minimum), state your what your intended goals are in relation to post-secondary schooling, (i.e.: where do you plan to apply for/attend, what program will you enter, what degree(s) will you complete, etc.) Instead of a short paragraph, you may summarize your information in point form. If you do not plan to attend university immediately, discuss any work plans as they relate to your overall educational goals. Consider exchange/travel opportunities and discuss how they will enhance your learning process.

Academic Achievements

In this section, include all academic awards, Honour Roll standings, grade point average, Math competitions, Science Fair, etc. Mention any placements in special programs, or classes taken outside of regular school schedule. Go back as far as Grade 10. With each listing, include the dates.

Athletic Achievements

Include all athletic awards, team membership, organizing of events, helping with sports events both school and community. Include solo athletic activities such as swimming, running, etc.

Achievements in the Visual and Performing Arts

Include all involvement in drama, music, dance, art, etc.

School Involvement

Include membership in all clubs, Leadership, Grad Leadership, committees, etc. Include all school volunteer experience.

Community Involvement

Include membership in community groups. (e.g. volunteer firefighter, United Way Youth Committee, canvassing for various charitable groups, etc.) Highlight any community-based volunteer work in which you have been involved (e.g. summer day camps).

Seminars/Conferences Attended

Record anything attended in or out of town (E.g. UVic workshops, WE day, Red Cross Training, Food Safe, ICBC conferences, anything subject-related, etc.).

Skills

This can be broken down into several areas if needed. (E.g. Languages, Computer skills) Record your skills in paragraph or list form. Focus on strengths and positive qualities that enhance who you are and give insight to your character.

Sample adjective terms to consider: organized, attentive to detail, dependable, excellent memory, outgoing, positive demeanour, strong verbal and written communication skills, able to work effectively as a team member or individually, etc.

Interests

List some areas that are of interest, hobbies, etc. (E.g. classic cars, gardening, martial arts, horseback riding, rowing).

Work Experience

Include paid or volunteer work experience from summer or continuing jobs. Include your duties/responsibilities for each entry.

References

While you'll likely be including letters of reference with your application, you may also list 2 or 3 references on your scholarship resume. Include the person's name, title, and contact information (phone and email).

Resume Step #2 - Order the data within each category

Put acheivements / activities in reverse chronological order. That is, most recent things first. Within each category, you may consider sub-categories. For example, if you have a category called Athletic Achievements, you might consider having a subcategory for each sport.

Resume Step #3 - Eliminate information that falls into the "padding" category

NEVER include anything in your scholarship resume that is not authentic or genuine. Some scholarship applications have an interview component. Make sure that you can discuss intelligently at an interview anything that you have included in your scholarship resume.

Resume Step #4 - Format your resume and print

Make your resume distinctive. Avoid using the exact same format as the sample template. Use a good quality printer with clear, dark ink. Pay attention to margins on all 4 sides. Use good quality paper. If you are submitting your application electronically, make sure it is saved as a PDF. Your scholarship resume should be 2 pages at most.

4. Letters of Reference or Recommendation

These are letters you have asked people to write for you that will support your application, describe your character, and recommend you for a particular award. These people could be teachers, members of the community, or employers. Generally, these people know you well and can make an honest statement to endorse your application. Do not ask a family member for a letter of recommendation. Give the person a copy of your resume to use for details, and also give them plenty of time, three weeks on average, to write the letter.

To get a letter of reference from an Edward Milne teacher:

- a. Complete a "**Reference Request Form**". The form can be found in Appendix C of this booklet.
- b. Hand the form, with a copy of your resume, to your reference, in person if possible. Ask for multiple copies of the letter with original signatures.
- c. Allow <u>at least two to three weeks</u> for the letter to be written, typed, proofread and signed.
- d. If possible use the original copy, not a photocopy.

Some scholarship applications require that your reference letters are sealed, and therefore you will not be permitted to have a copy.

5. Transcripts & Post-Secondary Choices

Most scholarship & bursary applications will require that you include a transcript. The school office can provide one for you or you may print your own from your STS account. (see below)

a) School Transcript

Your School Transcript can be prepared for you to show which courses you have completed.

To obtain a copy of your School Transcript at Edward Milne:

- Complete a "Request for Transcript of Marks" form available in the office and in Appendix D of this booklet. Turn the completed form in to the office.
- Allow one to two days for completion.

b) Ministry of Education Transcript

Some award applications may require a Ministry of Education Transcript. You may access your own Ministry of Education transcript by using the Student Transcripts Service (STS).

Student Transcripts Service (STS) is a website for students to view their school marks, provincial scholarships, transcripts, and send transcripts electronically. You may also print a transcript or save it as a PDF. To register for STS, you will need: your Personal Education Number (PEN), full legal name, date of birth, and email address.

Go to the Ministry of Education's Transcripts and Certificate website (http://www.StudentTranscripts.gov.bc.ca). Follow the prompts to register for a BC Government account (a BCeID) and then register for STS. Finally, log in to the Student Transcripts Service using your BCeID.

c) Select Your Post-Secondary Institutions on the STS Site

Post-secondary schools require your official marks directly from the Ministry of Education. Post-secondary schools use this information to finalize offers of acceptance as well as to assess eligibility for entrance awards.

Students can provide their transcript information electronically to a number of post-secondary institutions by using the STS (Student Transcript Service) website. STS allows you to select what post-secondary institutions will receive your transcripts. See the STS instructions above.

Students must log into their STS account and select the post-secondary schools that will receive their transcripts. **Complete this step as soon as you know what schools you are applying to.**

7. Essay

Some award applications may require an essay. If an essay is required, be sure you have a clear understanding of the essay criteria. As well, have someone proofread your work.

8. Portfolio

Some award applications may require a portfolio of your work. This is especially common for scholarships related to achievement in art, design, or fashion. A portfolio is a collection of your best work that highlights your skills and talents.

C. CREATING AND SUBMITTING APPLICATIONS FOR SCHOOL AND LOCAL AWARDS

1. Get your transcript...

Log on to your <u>Student Transcripts Service (STS)</u> account. On your dashboard, click "View Your Transcript". You will have the option to save/print a PDF of your transcript. Save the PDF of your transcript on your computer.

2. Get your other documents ready...

Start by getting all components of your applications saved on your computer as separate PDFs. For documents you've created like your scholarship resume and letter of application, you should be able to save or print to PDF.

For things you have on paper like letters of reference or paper application forms you've filled out, you will need to scan the documents to PDF. If you don't have a

scanner, iphones, ipads, etc. usually have an app that can scan to PDF.

- how to scan documents with your iphone or ipad
- how to scan documents with your Android phone using Google Drive

3. Log into your myBlueprint account...

Select the "school account login" button. This allows you to log in with the same username and password you use for school computers and wifi. Email your counsellor if you have problems logging in.

4. Create Portfolios....

Make a Portfolio in myBlueprint for each of your applications. Name each portfolio with the name of the scholarship e.g. "District Scholarship – Fine Arts". Remember for School Awards you just use one myBlueprint portfolio application. Call it "School Awards".

5. Create Boxes...

For each application portfolio, create a "box" for each required component of the application. Name each box according to what it contains e.g. "Application Form", "Scholarship Resume", "Letter of Application", "Reference Letter", etc. You can then drag the boxes within the portfolio to put them in the right order.

6. Create a Link for Your Application Portfolio...

Click the "Share" button at the top right of the screen. Then click "generate link". (No need to name it.) The link for your application portfolio will appear in the bottom part of the screen. Click "copy link". The link to your application portfolio is now in your clipboard.

7. Submit Your Application...

Make sure you are logged in to your SD62Learns account. Go to the "<u>Submitting Scholarships & Bursary Applications</u>" page of the EMCS website. Select the appropriate submission form and paste (Edit.. Paste, or ctrl-V) the link to your portfolio into the form and click submit. You should receive an email confirmation that your application has been submitted.

D. THANK YOU LETTERS

It is important to show your appreciation to the people who have helped you prepare your scholarship/bursary application(s). A short thank you note is to the teachers who wrote your reference letters, and to the others who have helped you complete your application package is appropriate.

If you were fortunate enough to win a scholarship or bursary, it is very important to send a formal thank you letter to the donor. Not only is it a common courtesy, but also reminds the organization that supplied the funds that students appreciate the financial assistance. A template for such a thank you letter is below.

A Guide for Writing a Thank You Letter to a Scholarship or Bursary Donor

[Your Name]
[Your Street Address]
[City, Province]
[Your Postal Code]

[Date]

[Name of Recipient]
[Business or Organization Name]
[Street Address]
[City, Province]
[Postal Code]

Dear [Name of Recipient]:

Paragraph 1: A short introductory paragraph explaining why you are writing. For example, "As the recipient of the [academic year] [Name of Scholarship], I am writing to express my gratitude for your assistance in pursing my post-secondary education."

Paragraph 2: Share something about yourself, your goals, and why the scholarship or bursary is meaningful to you. For example, "I am looking forward to starting my Business Degree at the University of Victoria in September. For the summer I will be continuing to work at my job at Canadian Tire. Thanks to this scholarship, while I am going to university, I will be able to reduce my work hours and have more time to focus on my studies. This [Name of Scholarship] is especially meaningful to me because... "

Paragraph 3: Another thank you and conclusion. For example, "It is an honour to be selected for the [Name of Scholarship]. Thank you very much for your generous support."

Sincerely,

[Your Signature]

[Your Name]

VI. APPENDIX A: PLANNING YOUR FINANCES

EXPENSES

When planning your finances for university or college, some basic questions need to be answered. How much is it going to cost and where is the money going to come from? Below is a list of items you will need to budget for. A post-secondary school year is usually an eight-month period, normally September through to April.

1.	Tuition \$ This is the amount charged by the university. Check the website of the institution that you plan to attend to find this information.
2.	Other University/College Fees These fees are sometimes called compulsory fees or student activity fees. Typically they would cover student government, student newspapers, bus fees, basic prescription medical coverage and the use of athletic facilities. Check the website of the school you plan to attend to get the approximate amount.
3.	Books and Supplies This will vary according to the program you plan to take. Allow approximately \$2000 for the first year. If you are taking a course, which will require special items such as a camera, computer, drafting equipment, or art supplies, be sure to include the cost here.
4.	Campus residence is a preferred type of accommodation for most first year students. A separate application is required to live in residence dormitories. Check the website for costs. Be aware that deposits are often required to hold a room and note deadlines for the deposits. If you decide to live off campus in a shared apartment or room and board situation, contact the off-Campus housing office at the school you will be attending. They will be able to provide lists of available accommodation and rents charged. If you are able to live at home rent free while attending university/college you will be able to save quite a bit of money.
5.	Phone \$
6.	Utilities This refers to the costs for electricity, water, and heating. If you live off-campus you may be responsible for these costs. Utilities are included in your residence fee if you live on campus.
7.	Food If you live in residence you may be required to buy a meal plan to cover cost of food. Most students like to have some light snacks in their rooms so include an amount for these purchases. If not on a meal plan budget buy reasonable priced

groceries.

8.	Personal Items Include the amount you will be paying for laundry, cleaning supplies, and hygiene		
9.	Medical and Dental Expenses Many post-secondary schools include so student's fees. If you are already covere available. Make sure you have the health attending school.	ed, there might be an opt-out option	
10	D.Clothing If you know you will have to replace son cost in your budget.	\$ne essential items, include the estimated	ţ
11	If you are living in residence, you will not all you are commuting, investigate the transit systems offer discounts to college car during the school year, estimate the parking.	possibilities of reduced fares since some/university students. If you plan to use	ne : a
12	You will want to leave campus from time students travel home a couple of times promitments to school, travel home only frequency of your visits.	per month. Others, due to distance or	ıe
13	3. Entertainment This is an important consideration, so be realistically afford to spend. On most car inexpensive events.		
14	H. Other How much will you want to spend on gift you? Before adding the amounts together amounts you have entered. Are they reareduced?	er to arrive at total costs, review the	эe

TOTAL ESTIMATED COSTS FOR THE FIRST YEAR \$

MONETARY RESOURCES FOR FIRST YEAR

There are several sources to be considered. You will need to make an estimate of how much money you will have when your post-secondary education starts, and where this money will come from. You will need enough money to survive from September to April, a typical year at a post-secondary institution.

1.	Summer Job Savings Some summer jobs pay sufficiently well to provide enough funds to last the school year. You will have to budget carefully to make your earnings last until the end of the school year. Estimate the amount you expect to save during the summer from your job.
2.	Other Savings This includes money saved from part-time jobs held during high school, past gifts of money, etc. Spread these savings over three of four years and enter the amount you plan to use during your first year.
3.	Contributions from Parents / Guardians \$ If you have not already done so, you should now be discussing with your parents how much you need to go to school, and how much your parents are able to contribute.
4.	Awards Awards are bursaries and scholarships given to qualifying students. You may not know if you will be receiving an award until shortly before you start post-secondary training.
5.	Part-time Work While at College/University Most first year students do not have part-time jobs. However, some students find that a job is necessary. If a full-time student must work, it is recommended that fifteen hours be the maximum number of hours worked in a week. If you are certain that you are working, enter your estimated net earnings here.
TC	TAL ESTIMATED RESOURCES FOR YOUR FIRST YEAR \$
	MAKING IT ALL BALANCE
	Enter your total costs here \$

Review your costs. Have you been realistic? Can any amounts be reduced? Review your resources. Have you considered all possible sources of income? Talk with your parents/guardians. Are they aware of the amount of money you need? If your resources are equal or greater than your costs, you are in a good financial position. If your resources are less than your costs, you will need to seek other sources of funds.

VII. APPENDIX B: SCHOLARSHIP RESUME WORKSHEET

Use this worksheet to bra then prepare your resume				
	Name: Address: Phone: Email:			
Post-Secondary & Caree State your intended goals is apply/attend, what program career plans. If you do not they relate to your overall exchange/travel experience.	n relation to posi n will you enter, t plan to attend e educational goals es and discuss ho	what degree(s) will y university immediate . Also include inform	rou attain, etc.). Outl ly, describe any work ation regarding any p	line your c plans as olans for
Academic Achievements Include all awards, Honour etc.		grade point average, l	Math competitions, S	cience Fair,
Athletic Achievements Include all awards, team m community. Include solo at				school and

Achievements in the Visual & Performing Arts
Include involvement in drama, music, dance, art, etc.
Therade inversement in drama, master, and, etc.
Community Involvement & Volunteer Experience
Include membership in community groups (e.g. volunteer firefighter, United Way Youth
Committee, canvassing for various charitable groups, etc.) Any volunteer work in which you have
been involved. Include all volunteer work that did not take place at your school site.
The second of th
School Involvement
Include information about your participation in things like Leadership, Grad Leadership, School
Clubs, Committees, etc.
Seminars/Conferences Attended
Seminars/ Comercices Attended

Work Experience
Skills
This can be broken down into several areas if needed. (e.g. languages, computer skills). Focus on
strengths and positive qualities. Sample adjective terms to consider: organized, attentive to
detail, dependable, excellent memory, outgoing, positive demeanour, strong verbal and written
communication skills, able to work effectively as a team member or individually, etc.
Interests
References (2 to 3)
Format:
Torride
Name
Title e.g. Volleyball Coach
Organization e.g. EMCS
Phone
Email
Email

VIII. APPENDIX C: EMCS REFERENCE REQUEST FORM

(Please allow at least two weeks notice)

Teacher:	
Student: Student #:	
Date Required:	
\square My Scholarship Resume is attached to this form. (required)	
Check one of the following:	
\square I need a general reference letter suitable for any scholarship or bursary application.	
□ I need a reference letter for a specific scholarship application (Please attach a copy of the scholarship criteria.)	
Please check applicable:	
\square This letter needs to be confidential and placed in a sealed envelope.	
□ This letter can be left unsealed.	
\square This letter can be emailed to me as a PDF.	

IX. APPENDIX D: REQUEST FOR TRANSCRIPT OF GRADES

Name:			
Date of Request:			
Student Number:			
Number of Copies Re	quired:		
Date Required:			

NOTES:

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